



HF&C
HAYLOR, FREYER & COON^{INC.}

SUNY The State University
of New York

Insuring All You Value

**Ranked one of the Top 100 Insurance Agencies in the Nation.
Six New York State Locations
National and International Partnerships through Assurex Global**



Assurex™
GLOBAL

Strength through independence.™



HFC's History & Core Values

- ESOP Company – Employee Owned Agency
- Corporate Culture - Empowering Individual Initiative
- Value our Partnerships
- ISO 9001 Certified and Licensed in all 50 states
- Support the Communities We Serve - Financially and Employee Service Days



Strong Support for SUNY and It's Students

Our Role as a Trusted Advisor:

- Onsite orientations/visits
- Handling of SUNY's student/parent emails/phone calls
- Strong advocacy on claims
- Monthly/quarterly utilization reports, bill reconciliation
- Negotiate every renewal on SUNY's behalf
- Marketing: Design/Manage all communications of the plan
- Offerings of voluntary policies - dental, vision, life and disability.

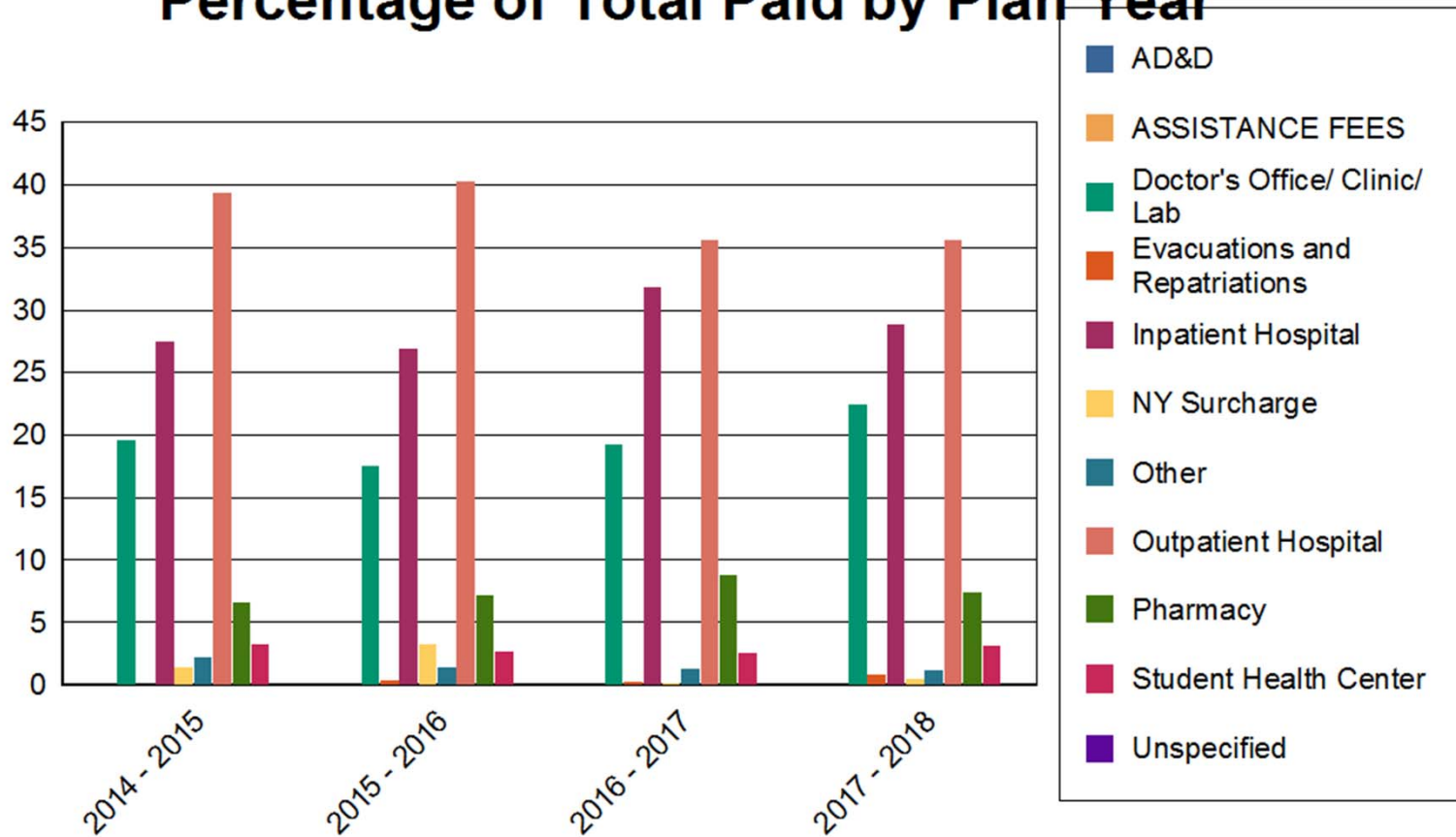
SUNY Claims Utilization Summary

Plan Year	Loss Ratio
2016-17	73.38%
2015-16	85.26%
2014-15	69.95%
2013-14	76.29%



Claims By Service Category

Percentage of Total Paid by Plan Year



Current Health Insurance Landscape

- What is **The Affordable Care Act? (ACA)**
- Final Ruling from US Dept. of the Treasury, Dept. of Labor, Dept. of Health and Human Services
- NY Dept. of Financial Services

As a result of a statutory change in New York law in 2014, pursuant to Insurance Law §§3240 and 4237(a)(3)(C), a policy issued to an institution of higher education is limited to: a policy of hospital and medical expense insurance that is compliant with the Affordable Care Act (ACA) and meets other specified requirements; a policy that provides limited scope dental or vision benefits; and a policy that provides coverage only for intercollegiate sports injuries.

<https://www.dfs.ny.gov/about/press/pr1803151.htm>

Marketing Efforts

- **HFC is presenting renewal options from the following insurance carriers:**
 - GeoBlue
 - United Health Care
 - Aetna
 - CHP – not competitive
- **All options include:**
 - International provider capability
 - 24/7 website accessibility to travel alerts and safety, health accessibility, drug translation guides, etc.
- **Aetna and UHC include:**
 - Tel-A-Doc
 - Performance Guarantee
 - Rate Cap/Retrospective Arrangement
 - Implementation Credit
 - Dependent plan that matches student plan - benefits and rates
 - Unlimited policy maximum both inbound and outbound
 - Wellness coverage
 - No caps on mental treatment, inter-collegiate athletics, termination of pregnancy, nursery care, and home country coverage